



JOHN ELIAS BALDACCI
GOVERNOR

STATE OF MAINE
WORKERS' COMPENSATION BOARD
DEERING BUILDING AMHI COMPLEX
27 STATE HOUSE STATION
AUGUSTA, MAINE
04333-0027

PAUL R. DIONNE
EXECUTIVE DIRECTOR

August 29, 2005

Alessandro A. Iuppa, Superintendent
Bureau of Insurance
34 State House Station
Augusta, Maine 04333-0034

Re: *Workers' Compensation Board v. Zurich North America*

Dear Superintendent Iuppa:

Enclosed please find a copy of a Consent Decree between the Workers' Compensation Board and Zurich North America. I am, through this letter, certifying the findings to the Bureau of Insurance pursuant to 39-A M.R.S.A. §359(2).

The findings reflect that Zurich North America engaged in patterns of questionable claims-handling techniques in violation of 39-A M.R.S.A. §359(2).

Should you need additional information, please do not hesitate to contact my office.

Sincerely,

Paul R. Dionne
Executive Director/Chair

PRD/amp

Enclosures

cc: Eric A. Cioppa, Deputy Superintendent of Insurance
Steven P. Minkowsky, Deputy Director of Benefits Administration
Mark Lechowicz, Director of Risk and Compliance for Customer Services, Zurich North America



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